

**IN THE CLAIMS**

Please cancel claims 36-37, 46-47, and 57-58.

Please amend claims 1, 3, 21, 25, 41, 51 and 59-60 as follows:

1. (Twice Amended) A method of directing payment of bills, comprising the steps of:

receiving, via a network, a plurality of instructions, each having an associated amount, to pay a plurality of bills of a merchant on behalf of a plurality of consumers;

processing the received plurality of instructions to generate a debit directive to debit each of the associated amounts from each of a plurality of deposit accounts associated with the plurality of consumers by an ACH transfer; and

processing the received plurality of instructions [at other than a node on an ATM/POS network] to generate a directive to pay the plurality of bills on behalf of the plurality of consumers by a single consolidated payment.

3. (Twice Amended) The method of claim 2, further comprising the steps of:

identifying [a] another plurality of deposit accounts associated with a respective one of the plurality of consumers; and

directing a transfer of funds from each of the other [identified] plurality of deposit accounts to a second deposit account associated with the service provider.

21. (Twice Amended) An article of manufacture for directing payment of bills, comprising:

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a computer readable medium; and  
computer programming stored on the computer readable medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

receive, via a network, a plurality of instructions, each having an associated amount, to pay a plurality of bills of a merchant on behalf of a plurality of consumers;

process the received plurality of instructions to generate a debit directive to debit each of the associated amounts from each of a plurality of deposit accounts associated with the plurality of consumers by an ACH transfer; and

process the received plurality of instructions [at other than a node on an ATM/POS network] to generate a directive to pay the plurality of bills on behalf of the plurality of consumers by a single consolidated payment.

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25. (Twice Amended) A system for directing payment of bills, comprising:

a first processor configured to receive, via a network, a plurality of instructions, each having an associated payment amount, to pay a plurality of bills of a merchant on behalf of a plurality of consumers; and

a second processor [located at other than a node of an ATM/POS network] configured to process the received plurality of instructions to generate (i) a debit directive to debit each of the associated amounts from each of a plurality of deposit accounts associated with the plurality of consumers by an ACH transfer, and (ii) a directive to

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pay the plurality of bills on behalf of the plurality of consumers by a single consolidated payment.

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41. (Amended) The article of manufacture according to claim 38, wherein the computer programming is further readable to cause the computer to:

identify [a] another plurality of deposit accounts associated with [a respective one of] the plurality of consumers; and

direct a transfer of funds from each of the identified plurality of deposit accounts to a second deposit account associated with the service provider.

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51. (Amended) The system according to claim 48, wherein the second processor is further configured to:

identify [a] another plurality of deposit accounts associated with [a respective one of] the plurality of consumers; and

direct a transfer of funds from each of the identified plurality of deposit accounts to a second deposit account associated with the service provider.

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C7*  
59. (Amended) A method of directing payment of [paying] bills, comprising the steps of:

receiving, via a network, a plurality of instructions, each instruction having an associated amount [generated by a general purpose network device], to pay a plurality of bills of a merchant on behalf of a plurality of consumers;

processing the received plurality of instructions to generate a debit directive to debit each of the associated amounts from each of a plurality of deposit accounts

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associated with each of the plurality of consumers by one  
of a draft and a charge to a credit card; and

processing the received plurality of instructions to  
generate a directive to pay the plurality of bills on  
behalf of the plurality of consumers by a single  
consolidated payment.

60. (Amended) A method of directing payment of [paying]  
bills, comprising the steps of:

receiving a plurality of instructions to pay a  
plurality of bills of a merchant on behalf of a plurality  
of consumers;

processing the received plurality of instructions to  
generate a directive to pay the plurality of bills on  
behalf of the plurality of consumers by a single  
consolidated payment via a network; and

processing the received plurality of instructions to  
generate a directive to debit each of a plurality of  
deposit accounts associated with each of the plurality of  
consumers [via the network] by one of a draft and a charge  
to a credit card.